

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
John C. Hiatt, Jr., et al.)	Examiner: Jocelyn Greimel
Serial No.: 10/017,040)	
Filing Date: December 6, 2001)	Group Art Unit No.: 3693
For:)	
Delayed Start Financial)	
Instrument And Method For)	
Converting Delayed Start)	
Financial Instrument To A)	
Standard Option)	

RESPONSE TO NON-COMPLIANT AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

In response to the Notice of Non-Compliant Amendment dated November 28, 2007,
please amend the above-identified patent application as follows:

The Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks begin on page 10 of this paper.